

WAIVER OF SERVICE OF SUMMONS

TO: Seth J. Robbins
(NAME OF PLAINTIFF'S ATTORNEY OR UNREPRESENTED PLAINTIFF)I, Joan M. DiCicco
(DEFENDANT NAME) acknowledge receipt of your requestthat I waive service of summons in the action
of Daniel Joyce v. John Hancock Financial
Services, inc. and Joan M. DiCicco

(CAPTION OF ACTION)

which is case number 05-11428 WGY in the United States District Court
(DOCKET NUMBER)for the Eastern District of MassachusettsI have also received a copy of the complaint in the action, two copies of this instrument, and a means
by which I can return the signed waiver to you without cost to me.I agree to save the cost of service of a summons and an additional copy of the complaint in this lawsuit
by not requiring that I (or the entity on whose behalf I am acting) be served with judicial process in the
manner provided by Rule 4.I (or the entity on whose behalf I am acting) will retain all defenses or objections to the lawsuit or to
the jurisdiction or venue of the court except for objections based on a defect in the summons or in the
service of the summons.I understand that a judgment may be entered against me (or the party on whose behalf I am acting) if
ananswer or motion under Rule 12 is not served upon you within 60 days
after

(DATE REQUEST WAS SENT)

or within 90 days after that date if the request was sent outside the United States.

7/29/05

(DATE)

(SIGNATURE)

Printed/Typed Name: Anthony M. Feeherry
Attorney-in-FactAs atty-in-fact of JOAN DiCICCO
(TITLE) (CORPORATE DEFENDANT)

Duty to Avoid Unnecessary Costs of Service of Summons

Rule 4 of the Federal Rules of Civil Procedure requires certain parties to cooperate in saving unnecessary costs of service of the summons
and complaint. A defendant located in the United States who, after being notified of an action and asked by a plaintiff located in the United States
to waive service of summons, fails to do so will be required to bear the cost of such service unless good cause be shown for its failure to sign and
return the waiver.It is not good cause for a failure to waive service that a party believes that the complaint is unfounded, or that the action has been brought
in an improper place or in a court that lacks jurisdiction over the subject matter of the action or over its person or property. A party who waives
service of the summons retains all defenses and objections (except any relating to the summons or to the service of the summons), and may later
object to the jurisdiction of the court or to the place where the action has been brought.